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CA$H Up-Front

To Help Pay for Repairs to My Home
Plus
Free Attic Insulation or
Storm Windows?
You Must be Kidding!

We're not kidding. Saving money is no joke. The Mayor's Office of Housing's CASH UP-FRONT Program can help you cut the cost of home repairs and can provide cash assistance while the work is going on. It can help you hold down heating bills, too.

CASH UP-FRONT gives the homeowner an "up-front" grant of 20% or 40% of the estimated cost of either attic insulation or storm windows.

Who runs the Program?

CASH UP-FRONT is run by the Mayor's Office of Housing, which has local offices throughout Boston's neighborhoods. The Program is funded through the city's Community Development Block Grant.

What kinds of repairs can I make?

Many kinds of repairs can be covered by CASH UP-FRONT—structural repairs, plumbing and electrical work, facilities for the handicapped, security devices, smoke detectors, and energy-saving improvements. (Violations of the State Housing Code must be corrected.) Because energy conservation work can really hold down monthly bills, CASH UP-FRONT will include in the grant the *full estimated cost* of attic insulation or storm windows. Other energy improvements—like new heating systems, pipe and water heater insulation, and wall insulation—can be included in the regular CASH UP-Front grant. A free energy audit by the Mayor's Office of Housing experts will point out the biggest energy-saving opportunities.

Who can apply for CASH UP-FRONT?

The Program is for homeowners who live in the following neighborhoods:

- Codman Square
- Franklin Field
- Mattapan
- Roxbury
- South End

To be eligible, you must own and live in a 1- to 6-family house in one of these neighborhoods, and your total household income must fall within "low income" or "moderate income" guidelines. Maximum income levels are higher than before, so it's worth checking even if you haven't qualified for housing rehabilitation assistance in the past.

How does CASH UP-FRONT work?

When the Program's Rehabilitation Specialists have estimated the total cost of eligible repairs and improvements to your home, the amount to be provided by the CASH UP-FRONT grant is computed. The grant is placed in a special bank escrow account opened in the homeowner's name at the First American Bank for Savings. When at least half of the work on the house has been completed and approved, the homeowner receives half of the grant money from the escrow account. As soon as all the work has been completed and approved, the homeowner receives the rest of the grant money.

What are the advantages of CASH UP-FRONT?

You get part of the grant money while work on your house is still going on, which makes the drain on your pocketbook less severe. The percentage of costs covered by the grant is higher (40%) for low-income households than the City's regular CASH BACK Program, and the special bank escrow account speeds your grant payments. Also, the First American Bank for Savings has agreed to provide home improvement loans at below market interest rates to participating homeowners who are credit-worthy. Although you are not required to seek a loan from the First American Bank, the CASH UP-FRONT grant may make it easier to obtain a home improvement loan from a bank or to finance the improvements through other means.

How much CASH UP-FRONT could I get?

In addition to the 100% grant for the estimated cost of attic insulation or storm windows, you could get 20% or 40% of the cost of other repairs and improvements as estimated by the Program's Rehabilitation Specialists. A low-income household will receive a 40% grant, and a moderate-income household will receive a 20% grant. There is also a generous maximum cost of repairs that can be covered, depending on the number of apartments in your building. If you are "handy," you can save on improvement costs and maximize the benefits of the CASH UP-FRONT grant by doing some of the work yourself (with Mayor's Office of Housing approval and inspection)—you'll still get

a grant amount based on the cost of having the work done for you.

Where can I get more information about CASH UP-FRONT?

Call, or even better, visit the Mayor's Office of Housing office that serves your CASH UP-FRONT neighborhood. The list is below. Take a copy of your deed with you to verify that you own your home. The staff will determine if you are eligible for CASH UP-FRONT and explain the Program in more detail. Do it before you start work on your home. Otherwise, the work won't be eligible for a CASH UP-FRONT grant.

Dorchester-Codman Square
Codman Square Library
6 Norfolk Street
Dorchester 288-0528

Franklin Field/Mattapan
1182 Blue Hill Avenue
Mattapan 296-0390

Roxbury
65 Warren Street
Roxbury 427-7097

South End
683 Tremont Street
South End 267-5882

CENTRAL ADMINISTRATION
Joseph M. Courtney, Director
182 Tremont Street
Boston 542-0615